

UTILITY  
PATENT APPLICATION  
TRANSMITTAL

Attorney Docket No.

77777.008529

First Inventor

Elizabeth R. DYOR.

Express Mail Label No.

APPLICATION ELEMENTS

Assistant Commissioner for Patents  
Box Patent Application  
Washington, DC 20231

|  |  |  |
|--|--|--|
| 1. <input checked="" type="checkbox"/> Fee Transmittal Form  | 5. <input type="checkbox"/> Microfiche Computer Program (Appendix)   |  |
| 2. <input checked="" type="checkbox"/> Specification <ul style="list-style-type: none"> <li>- Descriptive title of the Invention</li> <li>- Cross References to Related Applications</li> <li>- Statement Regarding Fed sponsored R&amp;D</li> <li>- Reference to Microfiche Appendix</li> <li>- Background of the Invention</li> <li>- Brief Summary of the Invention</li> <li>- Brief Description of the Drawings</li> <li>- Detailed Description</li> <li>- Claim(s)</li> <li>- Abstract of the Disclosure</li> </ul>   | 6. Nucleotide/Amino Acid Sequence (if applicable) <ul style="list-style-type: none"> <li>a. <input type="checkbox"/> Computer Readable Copy</li> <li>b. <input type="checkbox"/> Paper Copy (identical to computer copy)</li> <li>c. <input type="checkbox"/> Statement verifying identity of said copies</li> </ul> |  |
| 3. <input checked="" type="checkbox"/> Drawings  | <b>ACCOMPANYING APPLICATION PARTS</b>  |  |
| 4. <input checked="" type="checkbox"/> Oath or Declaration <ul style="list-style-type: none"> <li>a. <input checked="" type="checkbox"/> Newly executed (original or copy)</li> <li>b. <input type="checkbox"/> Copy from prior appl. (37 C.F.R. § 1.63(d))               <ul style="list-style-type: none"> <li>i. <input type="checkbox"/> <u>DELETION OF INVENTOR(S)</u><br/>Signed statement attached deleting inventor(s) named in prior application, see 37 C.F.R. §§ 1.63(d)(2) and 1.33(b).</li> </ul> </li> </ul> | 7. <input type="checkbox"/> Assignment Papers (cover sheet/document(s))  |  |
|  | 8. <input type="checkbox"/> 37 C.F.R. § 3.73(b) Statement  | <input checked="" type="checkbox"/> Power of Attorney  |
|  | 9. <input type="checkbox"/> English Translation  |  |
|  | 10. <input type="checkbox"/> IDS & Form 1449   | <input type="checkbox"/> Copies of Information Disclosure Statement Citations                  |
|  | 11. <input checked="" type="checkbox"/> Preliminary Amendment  |  |
|  | 12. <input checked="" type="checkbox"/> Return Receipt Postcard (MPEP 503)   |  |
|  | 13. <input checked="" type="checkbox"/> Small Entity   | <input type="checkbox"/> Statement filed in prior application--Status still proper and desired |
|  | 14. <input type="checkbox"/> Certified Copy of Priority Document(s)  |  |
|  | 15. <input type="checkbox"/> Other: Certificate of Mailing by Express Mail   |  |

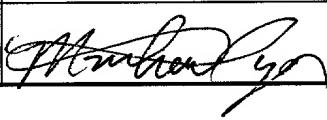
\*NOTE FOR ITEMS 1 & 13: IN ORDER TO BE ENTITLED TO PAY SMALL ENTITY FEES, A SMALL ENTITY STATEMENT IS REQUIRED (37 C.F.R. § 1.27), EXCEPT IF ONE FILED IN A PRIOR APPLICATION IS RELIED UPON (37 C.F.R. § 1.28).

16. If a CONTINUING APPLICATION,

Continuation  Divisional  CIP  with \_\_\_\_\_: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 4b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

17. CORRESPONDENCE ADDRESS

Customer Number or Bar Code Label or  Correspondence address below

|                   |   |           |                  |        |                    |
|-------------------|---|-----------|------------------|--------|--------------------|
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| Name (Print/Type) | Matthew G. Dyor   |           | Registration No. | 45,278 |                    |
| (Signature)       |  |           |                  | Date   | September 16, 2000 |

# FEE TRANSMITTAL for FY 2000

**TOTAL AMOUNT OF PAYMENT (\$)** **345.00**

## Complete if Known

|                      |                           |
|----------------------|---------------------------|
| Application Number   |                           |
| Filing Date          | <b>September 18, 2000</b> |
| First Named Inventor | <b>Elizabeth R. DYOR</b>  |
| Examiner Name        |                           |
| Group / Art Unit     |                           |
| Attorney Docket No.  | <b>77777.008529</b>       |

## METHOD OF PAYMENT (check one)

1.  The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:

Deposit Account Number

Deposit Account Name

Charge Any Additional Fee Required Under 37 CFR §§ 1.16 and 1.17

2.  Payment Enclosed:

Check  Money Order  Other

## FEE CALCULATION (continued)

### 3. ADDITIONAL FEES

| Entity Fee (\$)           | Entity Fee (\$) | Fee Description  | Fee Paid             |
|---------------------------|-----------------|--|----------------------|
| 130                       | 65              | Surcharge – late filing fee or oath                                    | <input type="text"/> |
| 50                        | 25              | Surcharge – late provisional filing fee or cover sheet                 | <input type="text"/> |
| 130                       | 130             | Non-English specification  | <input type="text"/> |
| 2,520                     | 2,520           | For filing a request for reexamination                                 | <input type="text"/> |
| 920*                      | 920*            | Requesting publication of SIR prior to Examiner action                 | <input type="text"/> |
| 1,840*                    | 1,840*          | Requesting publication of SIR after Examiner action                    | <input type="text"/> |
| 110                       | 55              | Extension for reply within first month                                 | <input type="text"/> |
| 380                       | 190             | Extension for reply within second month                                | <input type="text"/> |
| 870                       | 435             | Extension for reply within third month                                 | <input type="text"/> |
| 1,360                     | 680             | Extension for reply within fourth month                                | <input type="text"/> |
| 1,850                     | 925             | Extension for reply within fifth month                                 | <input type="text"/> |
| 300                       | 150             | Notice of Appeal   | <input type="text"/> |
| 300                       | 150             | Filing a brief in support of an appeal                                 | <input type="text"/> |
| 260                       | 130             | Request for oral hearing   | <input type="text"/> |
| 1,510                     | 1,510           | Petition to institute a public use proceeding                          | <input type="text"/> |
| 110                       | 55              | Petition to revive – unavoidable                                       | <input type="text"/> |
| 1,210                     | 605             | Petition to revive – unintentional                                     | <input type="text"/> |
| 1,210                     | 605             | Utility issue fee (or reissue)   | <input type="text"/> |
| 430                       | 215             | Design issue fee   | <input type="text"/> |
| 580                       | 290             | Plant issue fee  | <input type="text"/> |
| 130                       | 130             | Petitions to the Commissioner  | <input type="text"/> |
| 50                        | 50              | Petitions related to provisional applications                          | <input type="text"/> |
| 240                       | 240             | Submission of Information Disclosure Stmt                              | <input type="text"/> |
| 40                        | 40              | Recording each patent assignment per property (x number of properties) | <input type="text"/> |
| 760                       | 380             | Filing a submission after final rejection (37 CFR § 1.129(a))          | <input type="text"/> |
| 760                       | 380             | For each additional invention to be examined (37 CFR § 1.129(b))       | <input type="text"/> |
| Other fee (specify) _____ |                 |  |                      |
| Other fee (specify) _____ |                 |  |                      |

## FEE CALCULATION

### 1. BASIC FILING FEE

| Entity Fee (\$)     | Entity Fee (\$) | Fee Description        | Fee Paid             |
|---------------------|-----------------|------------------------|----------------------|
| 690                 | 345             | Utility filing fee     | <b>345.00</b>        |
| 310                 | 155             | Design filing fee      | <input type="text"/> |
| 480                 | 240             | Plant filing fee       | <input type="text"/> |
| 690                 | 345             | Reissue filing fee     | <input type="text"/> |
| 150                 | 75              | Provisional filing fee | <input type="text"/> |
| <b>SUBTOTAL (1)</b> |                 | <b>(\$345.00)</b>      |                      |

### 2. EXTRA CLAIM FEES

| Total Claims | Independent Claims | Extra Claims | Fee from below | Fee Paid |
|--------------|--------------------|--------------|----------------|----------|
| 14           | 3                  | -20**= 0     | X 0            | = 0      |
|              |                    | -3***= 0     | X 0            | = 0      |

\*\*or number previously paid, if greater; For Reissues, see below

### Large Entity Small Entity

| Fee Code | Fee (\$) | Fee Code | Fee (\$) | Fee Description   |
|----------|----------|----------|----------|---|
| 103      | 18       | 203      | 9        | Claims in excess of 20                                    |
| 102      | 78       | 202      | 39       | Independent claims in excess of 3                         |
| 104      | 260      | 204      | 130      | Multiple dependent claim, if not paid                     |
| 109      | 78       | 209      | 39       | **Reissue independent claims over original patent         |
| 110      | 18       | 210      | 9        | **Reissue claims in excess of 20 and over original patent |

**SUBTOTAL (2)**  **(\$0.00)**

\*Reduced by Basic Filing Fee Paid **SUBTOTAL (3)**  **(\$0.00)**

Complete (if applicable)

|                   |   |                                   |               |           |                       |
|-------------------|---|-----------------------------------|---------------|-----------|-----------------------|
| Name (Print/Type) | <b>Matthew G. Dyor</b>  | Registration No. (Attorney/Agent) | <b>45,278</b> | Telephone | <b>(703) 408 6937</b> |
| Signature         |  |                                   |               | Date      | <b>Sept. 18, 2000</b> |

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**STATEMENT CLAIMING SMALL ENTITY STATUS  
(37 CFR 1.9(f) & 1.27(b))--INDEPENDENT INVENTOR**

Docket Number (Optional)

Applicant, Patentee, or Identifier: \_\_\_\_\_

Application or Patent No.: \_\_\_\_\_

Filed or Issued: September 18, 2000Title: Financial Management System

As a below named inventor, I hereby state that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees to the Patent and Trademark Office described in:

the specification filed herewith with title as listed above.

the application identified above.

the patent identified above.

I have not assigned, granted, conveyed, or licensed, and am under no obligation under contract or law to assign, grant, convey, or license, any rights in the invention to any person who would not qualify as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern, or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

No such person, concern, or organization exists.

Each such person, concern, or organization is listed below.

Separate statements are required from each named person, concern, or organization having rights to the invention stating their status as small entities. (37 CFR 1.27)

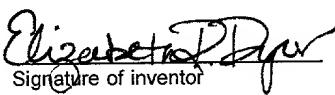
I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

Elizabeth R. Dyor

NAME OF INVENTOR

NAME OF INVENTOR

NAME OF INVENTOR



Signature of inventor

Signature of inventor

Signature of inventor

September 18, 2000

Date

Date

Date

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re U.S. Patent Application of:

Elizabeth R. Dyor

Serial No. 09/505,682

Filed: 02/17/00

For: SYSTEM AND METHOD FOR  
IMPLEMENTING AN AUTOMATED  
PERFORMANCE MANAGEMENT  
SYSTEM

Examiner:

Art Unit:

PRELIMINARY AMENDMENT

Box Patent Application  
Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Please amend the specification as follows:

IN THE SPECIFICATION:

Please insert the following prior to the Field of the Invention:

Cross Reference to Related Application

This application claims priority from provisional application 60/155,102 entitled FINANCIAL MANAGEMENT SYSTEM filed September 22, 1999.

Respectfully submitted,



Matthew G. Dyor, Reg. No. 45,278

September 18, 2000

## FINANCIAL MANAGEMENT SYSTEM

### Field of the Invention

The present system is designed to facilitate the record keeping associated with online transactions. In particular, this system is designed to increase the amount of 5 transaction data relating to an online purchase of goods or services that is retained by a personal financial management system.

### Background of the Invention

For a number of reasons, the use of credit cards, such as MasterCard, Visa, Discover, and American Express, have become many people's primary means for 10 satisfying financial obligations. Currently, when a user is not online, the user generally receives a receipt upon the completion of a credit card transaction which is a physical print out including various transaction data. The transaction data provided on a traditional receipt is generally limited to the date of the transaction, the amount of the 15 transaction, credit card number, and the payee or merchant. For purposes of this application, a merchant is an entity with an online presence that provides goods or services and receives valuable consideration.

In order to ensure that the merchants properly billed the credit card holder, or user for the purposes of this application, many users retain the receipt. A number of computer based financial management systems have been developed having at least a partial 20 purpose of simplifying the method of keeping track of various financial information, such as Intuit's Quicken™ and Microsoft Money™. Among other features, these applications enable a user to enter transaction data, for the purposes of monitoring

spending, ensuring accurate charges by merchants, tracking accounts payable, and other reasons.

With certain credit cards, the transaction data provided by the merchant can be compared to the transaction data entered by the user automatically in a function often called reconciling. In Quicken™, for example, a user can download credit card charges from a number of member banks, and accept those transactions that accurately represent the user's purchases. This system saves the user time in data entry and reduces the likelihood of data entry errors. However, the present financial management systems provide neither a mechanism for creating reminders for financial transactions consummated online, nor for directly entering information associated with online transactions. Furthermore, the present monitoring systems store data only about the total transaction amount, but fail to store information about the particular items purchased and the costs of the particular items.

These and other drawbacks exist with current systems.

### 15 Summary of the Invention

An object of the invention is to overcome these and other drawbacks in existing systems.

One aspect of the invention relates to the creation of a computer application that increases the amount of transaction data stored during an online commercial transaction.

20 Another aspect of the present invention relates to the creation of a transaction data file that can be used to update information stored on a personal financial management program. A transaction data file preferably includes transaction data about the online

transaction, including date of purchase, payee identification, product identification, product price, and quantity per product purchased.

Another aspect of the present invention relates to the presentation of information associated with a transaction data file in a Graphical User Interface (GUI). The GUI 5 would render the information stored in the transaction data file. This information could be depicted as the information is stored in the transaction data file, or it could be depicted in accordance with a user profile.

Another aspect of the present invention relates to a software application that 10 copies transaction data. The software application reviews data that is transmitted from a terminal device across a network and copies transaction data to a transaction data file.

Another aspect of the present invention relates to an XML compliant 15 implementation of an online personal financial management program. An XML compliant implementation would allow a user to gain extensive information from a number of different sources, including Personal Digital Assistants (PDAs), merchants, and browsers.

Another aspect of the present invention relates to the ability to repurchase goods and services based on previous purchases. Additionally, users can access the data to conduct analysis on the cost of actual goods and services purchased, instead of tracking only the amount of money spent with various goods and services providers.

According to one embodiment of the present invention, a user completes an 20 online transaction and is presented with a GUI that represents various transaction data. The user is allowed to associate additional data with the transaction data, including a

notes field and a category. Upon entering the desired information, the transaction data is submitted to a personal financial management program.

According to one embodiment of the present invention, an application searches for data types that have been associated with transaction data. Once this transaction data 5 has been identified, the data is copied to a transaction data file prior to transmission to the transaction data destination.

Other features and advantages of the present invention will be apparent to one of ordinary skill in the art upon reviewing the detailed description of the present invention.

#### **Brief Description of the Present Invention**

10 Fig. 1 is a flow chart of a method in which transaction data is transmitted to a personal financial management program.

Fig. 2 is a flow chart indicating a method of creating a transaction data file.

Fig. 3 is a depiction of a summary GUI in accordance with the present invention.

15 Fig. 4 is a depiction of a item-level GUI in accordance with another present invention.

Fig. 5 is an example of possible XML tags that could be stored in a transaction data file.

#### **Detailed Description of the preferred embodiment**

A preferred embodiment of the financial management system includes a terminal 20 device, a personal financial management program, a commercial web server provided by a merchant capable of conducting online financial transactions, wherein the personal financial management program receives transaction data regarding the online financial transaction upon completion of the financial transaction. The terminal device can be a

computer terminal, a Personal Digital Assistant (PDA), an interactive pager, a cell-phone, or other communication device. The personal financial management program could be Quicken™ or Microsoft Money™. A commercial web server could be a server that enables a commercial web site, such as NetGrocer™ or Amazon.com™, to conduct 5 online transactions.

In a preferred embodiment of the present invention, a Financial Assistant is responsible for transmitting transaction data to the personal financial management program, and archiving the transaction data for further purchases and analysis. The Financial Assistant could reside either on the terminal device, or on a server by which the 10 terminal device communicates with the commercial web server. In a preferred embodiment, the Financial Assistant resides on an Internet Service Provider (ISP). This configuration allows the user to implement the present invention without having to update the technology as it is improved, among other benefits. However, it is anticipated that the present invention could be implemented as an application running on the terminal 15 device or on a server associated with the commercial web site. The Financial Assistant may be implemented in any type of executable code, including C++, Java, and VB Script.

Figure 1 depicts one implementation of the present invention. In step 101, the Financial Assistant is preferably invoked. This step could be triggered automatically or by user action. In an automatic embodiment, the Financial Assistant could be invoked 20 upon the occurrence of a predetermined event, such as the commencement or conclusion of an online transaction. In a preferred embodiment, the Financial Assistant is invoked upon the transmission of transaction data from a terminal device to a commercial web server. An alternative embodiment would be for the user to visit a third-party web site

that performs the Financial Assistant functions, and serves as a conduit through which the user can procure goods and services from the commercial web site.

In step 102, the Financial Assistant intercepts transaction data. Transaction data is data that is transmitted from the terminal device destined for the commercial web server. Transaction data preferably includes purchase amount, a purchase date, a payee, card identification data, and at least one notes field. However, it is not necessary to utilize each of these data types to implement the present invention. Step 102 can be implemented anywhere along the information pathway from terminal device to commercial web server. In a preferred embodiment, the transaction data is intercepted at the ISP.

Once the ISP based Financial Assistant determines that transaction data is being transmitted from the terminal device, the Financial Assistant begins to copy each component of transaction data in Step 103. Once the transaction data has been copied, the transmission to the commercial web server is completed. Whether transmission to the commercial web server happens before or after Steps 104 and 105 is not material to the present invention.

Once the transmission data has been copied, the Financial Assistant receives additional transaction data in Step 104. In a preferred embodiment, this additional transaction data comprises category and remarks. Figure 3 depicts one embodiment of Step 104 of the present invention. Preferably, the category can be split between two or more categories if needed. This category could have a default value provided by the merchant, or could be based upon previous categories selected for purchases made from the particular merchant. The user can also associate notes with the purchase. In a

preferred embodiment, the merchant can provide a default value for the notes, based on the goods or services purchased. The user can supplement this default value, or replace the field with different information.

The final step in this preferred embodiment is the transmission of the information

5 to a personal financial management program Step 105. In this step, the transmission is sent to a personal financial management program and the data is entered in the appropriate fields. Upon completion of Step 105, the transaction data is preferably stored so that the Financial Assistant can later recall the information for conducting additional processing of the transaction data, including repurchasing and statistical analysis.

10 Figure 2 is a block diagram of the preferred embodiment of creating a transaction data file. In the preferred embodiment, a transaction data file is the file that stores transaction data. This transaction data file is preferably created by the Financial Assistant, and delivered to the personal financial management program for analysis.

In Step 201, the transmitted data, or the information from the terminal device to  
15 the commercial web server, is searched. In Step 202, the Financial Assistant determines whether the transmitted data contains transaction data. The method in which this Step will be implemented will depend upon the e-commerce solution utilized by the commercial web server.

Because some transaction data is transmitted in a secure manner and not uniform  
20 manner, it may be necessary for Financial Assistant to operate at either the terminal device or at the commercial web server, because the transaction data at the ISP may be encrypted. In a preferred embodiment, the ISP will have the ability to detect, copy and store transaction data, even in an encrypted state. This structure could be implemented

by, for example, including a non-encrypted indicator that could inform the ISP that the data currently being transmitted includes transaction data. The ISP could then, for example, immediately copy the entire file and relay the transaction data file to the commercial web server, still in a secure state. The ISP server could then decrypt the 5 transaction data file, and proceed with step 203.

If the transmitted data does not contain transaction data, the method returns to Step 201. If the transmitted data does include transaction data, the Financial Assistant copies and stores the transaction data in a transaction data file in Step 203. If a transaction data file is not currently open, then the Financial Assistant may create a new 10 or open an old transaction data file.

In Step 204, the Financial Assistant determines whether the transmitted data includes a completed transaction indicator. If there is no completed transaction indicator, the method returns to Step 201. If there is a completed transaction indicator, the method proceeds to Step 205. In Step 205, the Financial Assistant preferably determines whether 15 the completed transaction indicator also indicated that money or other valuable consideration has been transferred between parties. For example, if a user had added a number of items to an online shopping cart, and then decided not to purchase the items, the transaction would be complete (yes at Step 204), but there was no money transferred (no at Step 205), thereby returning the program to Step 201.

20 In Step 215, the data transaction file is closed. In a preferred embodiment, the Financial Assistant will at least save any information that the Financial Assistant can determine has been saved by the commercial web server. The data transaction file will be given a unique identifier that will allow the Financial Assistant to recall the associated

data transaction file if and when a user elects to proceed with a terminated transaction in which a purchase was not made. Alternatively, the Financial Assistant could delete transaction data files that did not have associated transfers in Step 205.

In Step 206, the Financial Assistant renders data from the transaction data file.

5 The information depicted by the Financial Assistant is initially programmed to be the same as the information provided on a credit card receipt. In a preferred embodiment, the user can modify the initially programmed rendering provided by Step 206.

In Step 207, the user preferably can add additional information, including the category that the charge is supposed to go to and any particular notes for the transaction.

10 In a preferred embodiment, the Financial Assistant provides default values for each of these based on category and notes entries previously made by the user, recommended information provided by the merchant, or other criteria. The user is preferably able to modify the information by either adding to it or replacing it with new information.

Figure 3 provides a representative summary-level GUI in accordance with the present invention. Fields 301 to 304 preferably are fixed by the Financial Assistant, whereas Fields 305 and 306 can be manipulated by the user. Summary GUI 300 represents the initial Financial Assistant GUI. In a preferred embodiment, the user can modify this depiction to suit the user's taste. Preferably, the Financial Assistant will include a GUI wizard that will allow users to modify the appearance and functionality of the various GUI's.

Field 303 includes the name of the merchant. In a preferred embodiment, the user can click on the field and be taken to the merchant's web site. Right-clicking on Field 303 will cause a predetermined list of options to drop down in a drop-down hyperlink.

Examples of such options would include customer service, parts department, or repurchase from the particular merchant's site.

Field 308 is preferably used to enter the transaction data into the personal financial management program. In a preferred embodiment, activating Field 308 will

5 cause the information in the transaction data file to be copied into the appropriate fields within the personal financial management program. Additionally, by activating Field 308 the information is archived so that a user can later retrieve the transaction data file for submitting repurchase orders or for conducting analysis. The repurchase orders could be conducted through a stand-alone application hosted by the ISP, through the personal

10 financial management program, or through any other implementation that would allow repurchase orders and statistical analysis to be conducted on the transactional data file.

Field 309 is preferably used to prevent the transaction data from being delivered to the personal financial management program. In a preferred embodiment, activating Field 309 will not affect the online transaction, but will affect the record keeping of the

15 online transaction. In a preferred embodiment, the user will be provided with an opportunity to archive the transaction data file or delete the transaction data file.

Field 310 is preferably assigned the function of the repurchase icon. By activating the repurchase icon 310, a user can repurchase the items that were purchased by the associated online transaction. The difference between repurchase icon 310 and the

20 right click option of Field 303 is that the repurchase icon does not necessarily repurchase the goods from the same vendor. In a preferred embodiment, the repurchase key will conduct a search in accordance with a user profile to determine whether the goods and services could be procured from a different provider, or a set of different providers, at a

better price. The user profile preferably includes at least one of the following parameters: the amount of time that the user is willing to wait to make the purchase, the type of quality assurance the user demands or desires, privacy policy requirements, preference toward environmentally friendly providers, and other variables.

5 Preferably, the user will be provided with a repurchase GUI (not shown) that will allow the user to adjust the goods and services to be repurchased. In an alternative embodiment, the repurchase goods and services could be entered into a shopping cart, for example, and the user could purchase additional goods that were not part of the previous purchase.

10 In a preferred embodiment, the Financial Assistant resides on a server. The Financial Assistant, accordingly, will be operating on behalf of a plurality of users. Information retrieved by the Financial Assistant by one user could be used while researching other user's repurchase requests to decrease the amount of time and processing power required to implement a search.

15 By activating Field 307, the user is taken to a more detailed description of the transaction data file. Figure 4 represents an implementation of a preferred embodiment of a lower-level GUI 400 of the present invention. In a preferred embodiment, line-item entries that are the exact same will be represented with their entire associated data represented on the lower-level GUI 400. On the other hand, in a preferred embodiment, 20 line-item entries that in the same product type, but have some different associated data, would be represented as an aggregate with an hyper-link to access more detailed information. Note that product, for the purpose of this application, can mean product or

service, and that there is no distinction for the purposes of Financial Assistant between products and services.

In Figure 4, the provisional filing in row 451 has two non-identical entries.

Therefore, Field 460 does not depict the associated data with Row 451, but contains a  
5 hyper-link titled “more detail” that will render a further, lower-level GUI (not shown) that would identify a further break-down of the transaction data file. This process would be continued until each of the products listed contained the associated data and no further information was available in the transaction data file.

Row 452 indicates the lowest level at which the transaction fee can be rendered.

10 Because the transaction data file contains no additional information about the “Transaction Fee,” the lower-level GUI 400 does not provide a hyper-link for more information. The repurchase key will repurchase all of the items on the displayed GUI in accordance with the GUI. In an alternative embodiment, it is anticipated that the GUI could include a check box for indicating the products that are to be repurchased or those  
15 that are not to be repurchased upon the activation of the repurchase icon 409. As above, the user will be provided with a repurchase GUI (not shown) that will allow the user to adjust the goods and services to be repurchased. In an alternative embodiment, the repurchase of goods and services could be entered into a shopping cart, for example, and the user could purchase additional goods that were not part of the previous purchase.

20 Field 405 is based upon the date and payee in the transaction data file. In a preferred embodiment, by activating the “dyor.com” in field 405 with a right-click, for example, a user would have the opportunity to go to the web dyor.com home page, the customer service department, or repurchase the items listed in Column 401.

Figure 5 represents an excerpt from an embodiment utilizing an XML-compliant transaction data file. In the preferred embodiment, the transaction data file of Figure 5 would render the summary GUI 300 and the lower level GUI 400. The summary GUI 5 and lower level GUI 400 could be based upon Cascading Style Sheets (CSS) in which the user, or a program developer, could create the GUIs to suit the tastes and needs of the individual user.

In a preferred embodiment, the transaction data file preferably contains only the fundamental transaction data. Specifically, redundant data is not included in the 10 transaction data file. For example, the provisional filings share the same <product>, <name>, <quantity>, and <price> tags, and are different only in their <notes> sections. There is no record of the total price, because this transaction data can be determined from the fundamental transaction data. Information nested within the <product> and </product> tags are associated with the particular product, in accordance with the XML 15 1.0 Specification.

The product <number> is not unique to a particular vendor. This will allow users to compare the same product between a number of different product providers. Additionally, in a preferred embodiment, the Financial Assistant will be able to compare 20 value between competing brands of products and services. For example, if battery 1 is made of a superior quality than battery 2, a user would generally be willing to pay a premium for the superior quality of battery 1. However, if battery 1 provides for 50% greater useful life than battery 2, but battery 1 is double the price, it likely would be more logical to purchase battery 2. Similar comparisons are possible, although more difficult

and more subjective, for virtually every type of product or service a person can buy. Accordingly, it is anticipated that the user, the ISP, third party service providers, or others could provide relationships between similar products and services to determine what products and services will provide the user Financial Assistant with the greatest 5 utility.

In the transaction data field, the notes sections are generally provided based on information provided by the merchant. However, a user can also elect to modify the information, or to establish in a user profile to automatically modify the notes associated with the purchase of a particular good or service or from a particular merchant.

10 Other embodiments and uses of the invention will be apparent to those skilled in the art from consideration of the specification and practice of the invention disclosed herein. The specification and examples should be considered exemplary only. The scope of the invention is only limited by the claims appended hereto.

## CLAIMS

What is claimed is:

1. A financial management system comprising:
  - a client terminal having a financial management program; and
  - 5 a commercial web server capable of conducting online financial transactions, wherein the financial management program receives transaction data regarding the online financial transaction upon completion of a financial transaction.
2. The financial management system of claim 1, wherein the financial management application is a personal financial application.
- 10 3. The financial management system of claim 1, wherein the financial transaction involves a credit card.
4. The financial management system of claim 3, wherein the financial management application is a personal financial application.
- 15 5. The financial management system of claim 1, wherein the transactional data includes a purchase amount, a purchase date, a payee, a card identification data, and at least one notes field.
6. The financial management system of claim 5, wherein a server associated with the commercial web server prompts the user to enter the reminder prior to transmitting the transaction data to the financial management application.
- 20 7. The financial management system of claim 5, wherein a web browser residing on the client terminal prompts the user to enter the reminder prior to transmitting the transaction data to the financial management application.

8. The financial management system of claim 7, wherein the web browser prompts the user to select one of a number of predetermined categories associated with the financial management application.

9. The financial management system of claim 10, wherein the web browser creates an associated list of merchants and categories based on previous selections.

5 10. The financial management system of claim 7, wherein the web browser provides a suggested category based on the name of the merchant.

11. The financial management system of claim 10, wherein the web browser creates an associated list of merchants and categories based on previous selections, and provides a suggested category based upon the associated list if the merchant has previously 10 been associated with a category.

12. The financial management system of claim 1, wherein the transactional data includes a purchase amount, a purchase date, a payee, a card identification data, a per item expense, a per item quantity and at least one notes field.

15 13. A financial management system comprising a terminal device; a financial management program; and a commercial web server capable of conducting online financial transactions, wherein the financial management program receives transaction data regarding 20 the online financial transaction upon completion of a financial transaction.

14. The financial management system of claim 13, wherein the terminal device is a wireless terminal device.

15. The financial management system of claim 14, wherein the terminal device is assigned to a user, and the financial management program is assigned to the user, and the financial management program does not reside on the terminal device.

16. A financial management system comprising:

5        a terminal device;

      a financial management program; and

      a scripting agent, wherein the scripting agent receives transaction data from the terminal device and automatically forwards a copy of the transaction data to the financial management program.

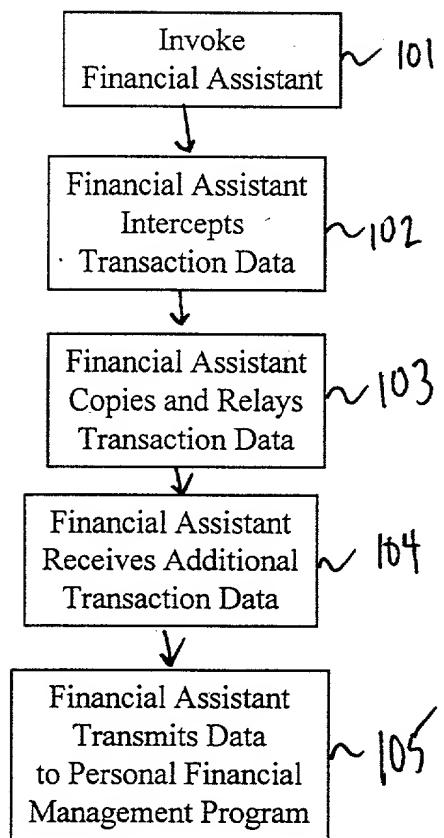


Figure 1

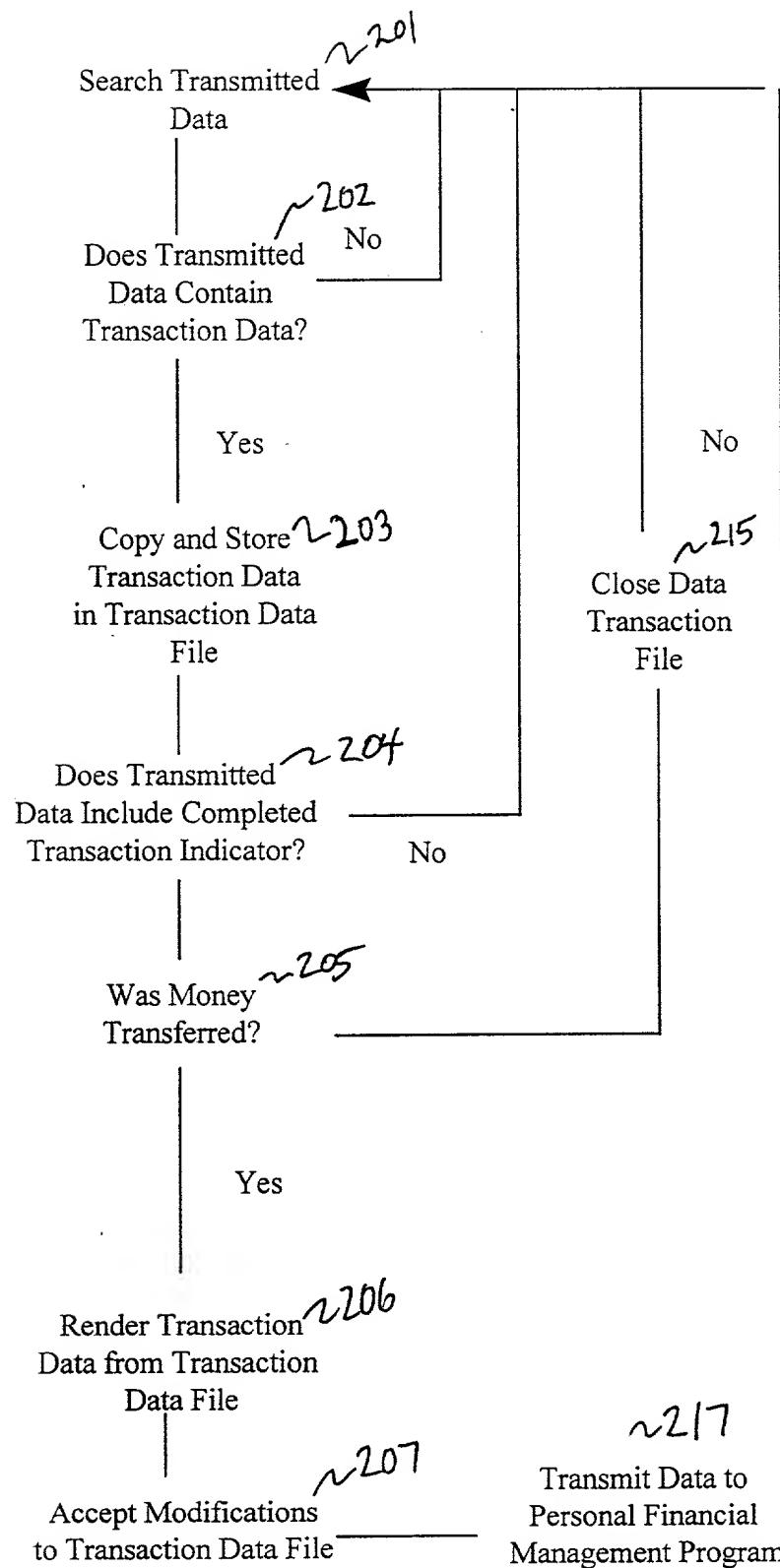


Figure 2

|   |          |      |      |
|---|----------|------|------|
| Purchase Date   | 9-18-99  | ~301 | ~300 |
| Purchase Amount   | \$150.00 | ~302 |      |
| Online Payee  | dyor.com | ~303 |      |
| Credit Card #   | 5417 xxx | ~304 |      |
| Category: <input style="border: 1px solid black; padding: 2px 10px;" type="button" value="patent"/> ~305<br>Notes:<br>Filing and transaction fee for<br>provisional patent application<br><br><input style="border: 1px solid black; padding: 2px 10px;" type="button" value="Review"/> ~307 <input style="border: 1px solid black; padding: 2px 10px;" type="button" value="Accept"/> ~308 <input style="border: 1px solid black; padding: 2px 10px;" type="button" value="Reject"/> ~309 <input style="border: 1px solid black; padding: 2px 10px;" type="button" value="Repurchase"/> ~310 |          |      |      |

Figure 3

| ▲     | Product                            | Quantity | Price/<br>Product | Product Notes           |
|-------|------------------------------------|----------|-------------------|-------------------------|
|       | Provisional<br>Filing              | 2        | \$75.00           | <u>More detail</u> ~460 |
| 451 → | Transaction Fee                    | 2        | \$5.00            | service charge ~461     |
| 452 → | <br>9-18-99 payment<br>to dyor.com |          |                   |                         |
|       | ▼                                  | Summary  | Accept            | Reject                  |
|       | 405                                | 406      | 407               | 408                     |
|       |                                    |          |                   | 409                     |

Figure 4

```
<transaction data>
  <product>
    <number> 1177657</number>
    <name> provisional filing </name>
    <quantity> 1 </quantity>
    <price> 7500 <price>
    <notes> filing of provisional patent
          application and declaration on
          electronic piano, #112</notes>
    <notes> filing of provisional patent
          application and declaration on
          financial management system,
          #113</notes>
  </product>
  <product>
    <number> 1177659</number>
    <name> transaction fee </name>
    <quantity> 2 </quantity>
    <price> 500 <price>
    <notes> service charge </notes>
  </product>
</transaction data>
```

Figure 5

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Elizabeth R. DYOR ) Group Art Unit: Not Yet Assigned  
Serial No.: New U.S. Patent Application ) Examiner: Not Yet Assigned  
Filed: September 18, 2000 )  
For: FINANCIAL MANAGEMENT )  
SYSTEM )

Commissioner for Patents  
Washington, D.C. 20231

## **DECLARATION FOR PATENT APPLICATION**

Sir:

As a below-named inventor, I hereby declare that:

MY residence, post office address, and citizenship are as stated below next to  
MY name.

I believe I am the original, first, and sole inventor of the subject matter that is claimed and for which a patent is sought on the invention entitled FINANCIAL MANAGEMENT SYSTEM, the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

I hereby claim the benefits under Title 35, United States Code § 119(e) of United States Provisional Application No. 60/155.102, filed September 22, 1999.

I hereby declare that all statements made herein of MY knowledge are true and that all statements made of information and belief are believed to be true; and further that these statements were made with a knowledge that willful false statements in like so made are punishable by fine or imprisonment, or both, under §1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

**SOLE INVENTOR**

|  |   |   |
|--|---|---|
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| Residence<br><br>1910 T. ST., NW #33<br>Washington, DC 20009 | State / Country<br><br>United States      | Citizenship<br><br>USA                      |
| Post Office Address<br><br>Same as residence                 | City<br><br>Same as residence             | State and Zip Code<br><br>Same as residence |
| Date<br><br>9-18-2000  | Signature<br><br><i>Elizabeth R. Dyer</i> |   |

Please type a plus sign (+) inside this box → **[+]**

PTO/SB/82 (11-96)

Approved for use through 6/30/99. OMB 0651-0035

Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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|                        |                   |
|------------------------|-------------------|
| Application Number     | Not Assigned      |
| Filing Date            | Filed Herewith    |
| First Named Inventor   | Elizabeth R. Dyor |
| Group Art Unit         | Not Assigned      |
| Examiner Name          | Not Assigned      |
| Attorney Docket Number | 77777.008529      |

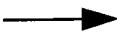
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| <input checked="" type="checkbox"/> Firm or Individual Name | Matthew G. Dyor  |       |                |           |
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I am the:

Applicant.

Assignee of record of the entire interest  
*Certificate under 37 CFR 3.73(b) is enclosed*

### SIGNATURE of Applicant or Assignee of Record

|           |                          |
|-----------|--------------------------|
| Name      | Elizabeth R. Dyor        |
| Signature | <i>Elizabeth R. Dyor</i> |
| Date      | 9-18-2000                |

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